

## Curriculum Vitae: SAVA IVANOV DALBOKOV

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### PERSONAL DATA

GENDER: Male

DATE & PLACE of BIRTH: 12.07.1973 - Sofia, Bulgaria

CITIZENSHIP: Austrian

MARITAL STATUS: Married with three children

### HIGHER EDUCATION

graduated Aug. 1996

UNIVERSITY OF SOUTH CAROLINA, Columbia, USA in cooperation with WIRTSCHAFTSUNIVERSITÄT - WIEN, Austria.  
**International Master of Business Administration (MBA)**  
*Final grade: 4.00 / 4.00 (top 2%). Graduated with honors.*

graduated Dec. 1994

UNIVERSITY OF MASSACHUSETTS, Boston, USA.  
**Bachelor of Science in Economics and Finance**  
*Final grade: 3.93 / 4.0 (top 2%). Graduated with honors.*

### PROFESSIONAL EXPERIENCE

#### ADDIKO GROUP

05/2022 - present  
*(part time)*

**Member of the Supervisory Board, Chariman of the Risk Committee:** professional supervisory board mandate at Addiko Group, a leading consumer finance and SME specialist in South-Eastern Europe.

Main responsibilities:

- oversight and control of the risk profile and business development of the Group
- review and assessment of management's performance
- independent evaluation and contributions to the Group's strategic development plans.

12/2021 - 4/2022

**Supervisory Board Member:** control, steer and support the strategic development of several subsidiaries of the Addiko Group (a leading consumer finance and SME specialist in South-Eastern Europe) in the following functions:

- Addiko Bank d.d. Zagreb, Croatia - *Deputy Chairman of the Supervisory Board*
- Addiko Bank a.d. Belgrade, Serbia - *Deputy Chairman of the Supervisory Board*
- Addiko Bank AD Podgorica, Montenegro - *Deputy Chairman of the Supervisory Board*

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**THOR IMPEX Ltd., SKOPJE, NORTH MACEDONIA**

March 2023 - present  
(part time)      **Member of the Supervisory Board:** professional supervisory board mandate at the largest privately owned wind-power plant in the country, by appointment of the Green for Growth Fund, a leading renewable energy investor in South-Eastern Europe.

**WEITZER HOLDING GMBH, WEIZ, AUSTRIA**

05/2021 - 12/2023      **Adviser to the Management / Country Manager Croatia (interim assignment):** general management responsibility for the Croatian unit of Weitzer Group, Austria's leading wooden floor manufacturer (top 5 in Europe).

**G.L. PHARMA GMBH, LANNACH, AUSTRIA**

06/2019 - 01/2021      **Adviser to the CEO, Country Head Bulgaria (interim assignment):** Support the CEO of Austria's leading pharmaceutical manufacturer with interim management tasks and strategic initiatives.

**STEIERMÄRKISCHE BANK UND SPARKASSEN AG, GRAZ, AUSTRIA**

10/2010 - 05/2019      **Member of the Managing Board, International Business:** Top-management leadership and segment responsibility for the banking and leasing operations in the Western Balkans, including strategic business development, local performance management and achievement of strategic and financial targets.

Key strategic role in the expansion of the Group's business and profitability in South-Eastern Europe, strengthening capital, asset quality and market positions in all local markets. Successful track record in the leadership and supervision of the major regional subsidiaries of the Erste and Sparkasse Group, in the following local supervisory board functions:

- Sparkasse Bank BiH d.d. Sarajevo, Bosnia and Hercegovina: President of the Supervisory Board (2010 - 2019)
- Sparkasse Bank Macedonia a.d. Skopje, North Macedonia: President of the Supervisory Board (2010 - 2019)
- Erste & Steiermärkische Bank d.d. Rijeka, Croatia: Deputy President of the Supervisory Board (2010 - 2019)
- Erste Bank a.d. Novi Sad, Serbia: Member of the Supervisory Board (2010 - 2018)
- Erste Bank a.d. Podgorica, Montenegro: Member of the Supervisory Board (2011 - 2019)
- Banka Sparkasse d.d. Ljubljana, Slovenia: Member of the Supervisory Board (2011 - 2018)

**good.bee Holding GmbH, Austria**

01/2009 - 09/2010      **Chief Executive Officer:** led the strategic development and Central European operations of the newly established „financial inclusion“ initiative of the Erste Bank Group and its largest shareholder, the ERSTE Foundation. Launched several innovative, accessible and people-centered financial-service ventures, enhancing economic development at the micro level. clear definition of good.bee's strategy and available business models for the CEE market.

**ERSTE BANK A.D. NOVI SAD, SERBIA**

10/2006 - 12/2008      **CEO and President of the Executive Board:** led the turn-around and development of the Serbian subsidiary of Erste Bank Group, including: reorganisation of the Bank and the management team to achieve clear customer focus and improve competitiveness; introduction of a new IT system, performance-based remuneration & promotion; branch network modernization. Successfully completed the turn-around, with and significantly increased market share and profitability.

**ERSTE & STEIERMÄRKISCHE BANK D.D. RIJEKA, CROATIA**

03/2002 - 09/2006      **Member of the Managing Board (IT & Operations, as well as Risk Management and Treasury):** top management role at the Croatian subsidiary of the Erste Bank Group. Co-led the acquisition process and integration programme for Riječka banka d.d., a strong regional bank, which positioned Erste Bank Croatia as one of the top three banks in the country.

**ERSTE BANK der OESTERREICHISCHEN SPARKASSEN AG, Vienna, Austria**

09/1997 - 02/2002      **Manager Central & Eastern Europe:** support strategic development activities, particularly M&A executions in Central and Eastern Europe. Part of the core acquisition team for the largest retail banks in the Czech Republic and Slovakia, which propelled Erste Bank to retail banking leadership in the region.

**LANGUAGES**

Bulgarian	Native
English / German / Croatian & Serbian	Fluent
Russian / Spanish	Advanced
French / Italian	Intermediate

## ACTIVITIES & HOBBIES

- Lecturer in banking at the Joanneum University of Applied Sciences, Graz
- Support for various social initiatives (e.g. through the Impact Hub Network or as a mentor at the NGO Academy which is organized by the Erste Foundation)
- Music (piano & guitar; amateur rock band charity projects)
- Sports (football, skiing, swimming)

*I hereby certify that the above information is true and accurate in all material respects.*



Sava Dalbokov  
Graz, March 2025